COSTS INCURRED COMING TO ONTARIO
FOR INTERNATIONAL RESIDENCY/FELLOWSHIP TRAINING (2015/2016)

The purpose of the below information is to give this group of trainees an overview on some of the costs that they will incur when accepted into a training program. This is meant as general information only; costs are provided in Canadian dollars and are subject to change at the discretion of McMaster University, The College of Physicians & Surgeons of Ontario, Canadian Medical Protection Association or any outside agencies and stakeholders.

**mandatory to have patient contact

- **College of Physicians & Surgeons of Ontario (CPSO)**
  - $162.00 Application Fee
  - $314.00 Membership Fee

  Information on this is enclosed within the CPSO application. Per CPSO policy “fees must be submitted with the application. No assessment of your application will be made until the application fee is received. The application fee is non-refundable regardless of whether your application is incomplete, withdrawn or refused”. Refer to CPSO http://www.cpso.on.ca/registration/applicationsforms/default.aspx?id=6994.

- **Physician Credentials Registry of Canada (PCRC)**

  PCRC is an online repository of source-verified medical credentials for international medical graduates; trainees need to set up an account as CPSO requires source verification of their medical degree. Refer to PCRC http://www.pcrc.org/en/about.shtml for more information. CPSO does inform trainees of this requirement; the application and document fees are in addition to the fees required from CPSO. Currently with PCRC there is a one-time account fee of $260.00.

- **Criminal Record Check**

  As a trainee working in the health care field a criminal record check is mandatory and part of the CPSO licensure process. There is a fee of approximately $25.00; refer to http://www.rcmp-grc.gc.ca/cr-cj/fing-empr2-eng.htm for more information. Trainees arrange for their own criminal record check.

- **Canadian Medical Protective Association (CMPA)**

  There is a difference in CMPA fees for residents and clinical fellows; in addition to the TOW code (refer to CMPA type of work codes) http://www.cmpa-acpm.ca/cmpapd04/docs/membership/fees/2013cal-e.pdf.

  Clinical Fellows (TOW Code 13) generally pay $2,316.00 annually ($193.00 pre-authorized debit)
  Residents (TOW Code 12) generally pay $2,316.00 annually ($193.00 pre-authorized debit)

- **McMaster Postgraduate Education Registration Fee**

  Trainees are informed of this fee on the letter of appointment they sign for McMaster University. The current fee for this current academic year is $700.00 for the 2015/2016 academic year (July to June).

- **Work Authorization Permit**

  Trainees entering Canada on a visa are required to have a work permit; refer to Citizenship & Immigration Canada (CIC) website http://www.cic.gc.ca/english/information/fees/fees.asp. The fee starts at $150.00 per person but can increase depending on the family circumstances.
Health Insurance – Mandatory
University Health Insurance Plan (UHIP) and Ontario Health Insurance Plan (OHIP)

Both are mandatory. UHIP is covered by the individual employee for 3-months before being eligible for OHIP. OHIP will be covered for the employee after the 3 month period. For those on work permits, their family members may not be covered under OHIP unless their appointments are for longer than three years. Those travelling to McMaster with dependants are required to enroll them in UHIP until/unless they are covered by OHIP.

How much an individual would pay for UHIP is dependent if they are single, a couple or family in addition to the number of months coverage is needed. Information on this can be found on McMaster University’s website University Health Insurance Plan https://iss.mcmaster.ca/our-services/university-health-insurance-plan-uhip

Housing costs in Hamilton (and surrounding areas)

The cost of housing can vary within Hamilton and surrounding communities; it is also dependent of if trainee is looking at apartment verses a house. A number of our programs have a list of housing contacts; trainees can also visit http://hamilton.ontariotenants.ca/index.phtml.

Information on areas of the city can be viewed at https://maps.google.com/maps?&hl=en&ie=UTF8&om=1&msa=0&msid=116663457809613267920.0000112913f3288b4feb&ll=43.253205,-79.898243&spn=0.088894,0.160675&z=13

Updated January 16, 2015